(b) whether clearance through Electronic Clearing System has been implemented in all Commissionerates; and

(c) if not, the progress made in this regard so far ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI GINGEE N. RAMACHANDRAN) : (a) The accounting system being followed by the Income Tax Department does not indicate the amount of interest outflow on account of delayed refund claims separately.

(b) No, Sir.

(c) It has been decided to implement the Electronic Clearing System in the cities where the facility has been made available by the Reserve Bank of India. A Committee constituted by the Central Board of Direct Taxes is looking into the issue of necessary amendment of Central Treasury Rules and Receipt and Payment Accounting rules for implementing the System.

Maintenance of separate data for loans to women

77. DR. DASARI NARAYANA RAO: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state :

(a) whether RBI had in the recent past advised the Public Sector Banks to maintain a separate data on loans advanced to women,

(b) whether all the Banks have complied with the advice, if not, the details of the defaulting Banks;

(c) the details of loans advanced to women to Banks under Government sponsored schemes after the Reserve Bank of India advice, Bank-wise and Scheme-wise; and

(d) what action is being contemplated against the defaulting Banks ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANT GANGARAM GEETE): (a) Yes, Sir Reserve Bank of Inida (RBI) has reported that public sector banks have been advised by them to furnish on a quarterly basis data on credit flow to women, commencing from September, 2001.

(b) All the banks have furnished data on credit flow to women for the quarters

ended September and December 2001 except State Bank of Saurashtra which have not furnish data for both the quarters and State Bank of Travancore and State Bank of Patiala for the quarter ended December 2001.

(c) Bank-wise and scheme-wise position of outstanding credit to the women under Government sponsored scheme *viz,* Prime Minister's Rozgar Yojana (PMRY), Swaran Jayanti Shahari Rozgar Yojana (SJSRY) and Swarnajayanti Gram Swarozgar Yojana (SGSY) for the quarter ending December 2001 is given in the enclosed Statement *(see* below).

(d) The banks which have not furnished the data have been reminded emphasizing the need for compilation of such data at their Head Office and submission of the same to RBI.

Statement

Bank-wise and scheme-wise position of outstanding credit to women under Government sponsored schemes for the quarter ended December 2001.

(Rs. in lakhs)

Name of Bank	PMRY	SJSRY	SGSY
Allahabad Bank	30	5	41
Andhra Bank	2914	413	1170
BankofBaroda	3410	910	294
Bank of India	2503	476	3674
Bank of Maharashtra	2098	316	970
Canara Bank	9463	1446	2651
Central Bank of India	2687	301	190
Corporation Bank	882	81	157
Dena Bank	2143	553	1881
Indian Bank	2906	280	2587
Indian Overseas Bank	2726	422	1510
Oriental Bank of Commerce	1106	213	407
Punjab National Bank	3715	835	3055
Punjab & Sind Bank	938	122	299
Syndicate Bank	2995	440	474

Name of Bank	PMRY	SJSRY	SGSY
Union Bank of India	3966	578	1711
United Bank of India	883	25	3832
UCO Bank	1575	247	3296
Vijaya Bank	1798	208	205
State Bank of India	1313	7447	5634
State Bank of Bikaner & Jaipur	756	304	4414
State Bank of Hyderbad	3572	145	1098
State Bank of Indore	684	334	591
State Bank of Mysore	1998	128	152
State Bank of Patiala	@	@	@
State Bank of Saurashtra	@	@	@
State Bank of Travancore	@	@	@

@ Not available.

UTI schemes under tax net

78. SHRI P. PRABHAKARREDDY: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) whether it is a fact that dividend announced by the Unit Trust of India on its various schemes which were exempted from tax so far would now be subjected to tax;

(b) if so, the reasons therefor;

(c) whether Government have any proposal to withdraw this provision in the interest of small investors with limited income; and

(d) if so, the details thereof and if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANT GANGARAM GEETE): (a) UTI has intimated that with effect from Assessment Year commencing from 1st April, 2000, income received in respect of units from Unit Trust of India did not form part of the total income for the purpose of Income Tax. This provision has been omitted by the Finance Act, 2002 and as a result income received from Unit Trust of India will form part of the total income with effect from the Assessment Year commencing from 1st April, 2003.